

Massachusetts Division of Insurance Annual Report
Membership in DENTAL Insured Preferred Provider Plans by County
as of December 31, 2017

	DENTAL Insured Preferred Provider Plan Members ¹ By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
		Members at End of 2017	Members at End of 2017	Members at End of 2017	Members at End of 2017	Members at End of 2017	Members at End of 2017	Members at End of 2017	Members at End of 2017	Members at End of 2017	Members at End of 2017	Members at End of 2017	Members at End of 2017	Members at End of 2017	Members at End of 2017	Total 2017 Members
1	Aetna Life Insurance Company	257	14	477	6	2,225	185	106	23	2,734	1	614	523	683	613	8,461
2	Altus Dental Insurance Company, Inc.	3,589	1,753	24,584	121	15,347	1,317	8,261	3,770	16,562	142	10,764	11,846	3,748	28,647	130,451
3	Ameritas Life Insurance Corporation ²	220	48	935	353	1,093	315	868	348	2,102	20	935	935	578	2,015	10,765
4	Blue Cross and Blue Shield of Massachusetts, Inc.	677	299	5,358	22	3,515	139	762	130	8,010	17	3,488	3,677	3,097	5,437	34,628
5	Cigna Health and Life Insurance Company ³	330	417	738	14	2,090	387	13,948	1,336	9,524	3	2,584	1,197	821	8,830	42,219
6	Dearborn National Life Insurance Company ⁴	0	0	0	0	2	0	0	0	51	0	3	0	0	13	69
7	Dental Service of Massachusetts, Inc. ⁵	8,249	2,434	17,398	572	35,722	2,578	8,802	3,974	96,706	495	46,091	29,482	28,852	30,395	311,750
8	Dentegra Insurance Company	0	0	0	0	0	0	0	0	0	0	2	0	0	6	8
9	Dentegra Insurance Company of NE	201	70	201	19	357	46	127	69	769	5	371	236	246	247	2,964
10	DSM Massachusetts Insurance Company, Inc.	1,678	525	2,867	121	4,425	366	1,826	723	8,205	91	3,523	2,566	3,451	4,078	34,445
11	First Health Life & Health Insurance Company	24	0	37	3	51	4	76	21	109	0	43	31	49	23	471
12	Humana Insurance Company	451	109	507	18	659	86	496	128	1,168	33	641	540	408	767	6,011
13	Metropolitan Life Insurance Company	2,448	1,661	7,213	109	13,587	3,422	7,824	11,365	32,080	61	12,919	8,590	9,045	17,774	128,098
14	Principal Life Insurance Company	694	285	656	0	3,656	134	1,903	207	6,899	18	785	1,158	3,555	2,571	22,521
15	Reliance Standard Life Insurance Company	40	0	320	0	210	35	8	10	158	0	83	138	50	28	1,080
16	Renaissance Life and Health Ins. Co. of America	206	89	129	7	216	31	94	46	470	5	175	144	102	199	1,913
17	Standard Insurance Company	23	168	70	0	408	3	153	30	373	0	95	90	78	310	1,801
18	Sun Life Assurance Company of Canada ⁶	4	4	0	0	1	0	2	0	8	0	0	3	1	0	23
19	The Chesapeake Life Insurance Company	15	42	265	1	425	0	87	34	792	0	442	241	185	458	2,987
20	(The) Guardian Life Insurance Company of America	777	2,974	4,368	105	6,705	732	2,557	4,091	22,251	72	9,261	2,328	10,254	6,173	72,646
21	The Lincoln National Life Insurance Company	100	206	327	0	1,378	348	1,279	293	1,874	1	692	757	668	915	8,838
22	UniCare Life and Health Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Union Security Insurance Company ⁶	72	200	435	0	1,474	0	872	192	1,514	0	3,131	483	1,210	363	9,947
24	United Concordia Insurance Company	7	2	111	0	54	29	286	68	227	13	100	120	118	296	1,431
25	United of Omaha Life Insurance Company	0	0	20	0	284	0	8	0	44	0	24	12	20	2	414
26	UnitedHealthcare Insurance Company	135	78	1,660	0	833	27	69	16	1,169	6	744	640	343	822	6,542
	Total Members	20,197	11,377	68,676	1,471	94,718	10,184	50,415	26,874	213,799	983	97,510	65,736	67,563	110,982	840,483
	2017 Massachusetts Population⁷	213,444	126,313	561,483	17,325	785,202	70,702	469,818	161,834	1,602,947	11,229	700,322	515,142	797,939	826,116	6,859,816
	2017 Market Penetration Rate⁸	9.5%	9.0%	12.2%	8.5%	12.1%	14.4%	10.7%	16.6%	13.3%	8.8%	13.9%	12.8%	8.5%	13.4%	12.3%

¹ Information reported by carriers offering a DENTAL insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.2," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

² Effective December 31, 2016, Security Life Insurance Company of America has merged into Ameritas Life Insurance Corporation.

³ Connecticut General Life Insurance Company began transferring membership of some of its products to CIGNA Health and Life Insurance Company in 2013.

⁴ Dearborn National Life Insurance Company stopped marketing its dental PPO product in 2012.

⁵ Doing business as Delta Dental Plan of Massachusetts.

⁶ In March 2016, Sun Life acquired the group dental business of Union Security (USIC). Because of the acquisition during 2016 and 2017 Sun Life offered its enrollees replacement coverage underwritten by USIC until Sun Life could obtain department approval of its new forms and networks. The remaining 23 policies active in Sun Life in 2017 either terminated or were replaced by USIC's policies as of January 15th, 2018. The new Sun Life plan was approved in February 2018 and new business members for Sun Life appear in 2018 report.

⁷ 2017 Population Source: U.S. Census Bureau; Vintage 2017 Population Estimates: Population Estimates

⁸ Total DENTAL insured preferred provider plan members in each county divided by the 2017 population in each county.